

# Telecommunications and Technology Providers

## Coverage Highlights



Highlights of key coverages available with the EMC TeleTech Program.

Property	Limit
Accounts Receivable	\$250,000
Appurtenant Buildings and Structures	\$10,000
Asbestos Removal	\$25,000
Business Income and Extra Expense Actual Loss Sustained	\$500,000 per occurrence
Business Income From Dependent Properties	\$25,000 (\$1,000 per day)
Debris Removal	25% plus \$100,000
Discharge From Sewer, Drain or Sump	\$100,000 aggregate
Electronic Data	\$50,000
Employee Dishonesty	\$50,000
Employees' Tools	\$10,000 (\$1,000 maximum per employee)
Expediting Expenses	\$25,000
Fine Arts	\$100,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Systems Expense	Actual cost incurred
Foundations of Building, Pilings and Underground Pipes	\$250,000
Interruption of Computer Operations	\$25,000
Inventory and Appraisal Expense	\$50,000
Lock Replacement and Rekeying	\$10,000
Money and Securities	\$50,000
Newly Acquired:	
Buildings	\$2,000,000
Business Personal Property	\$1,000,000
Period of Coverage	120 days
Ordinance or Law Including Post-Loss	Coverages A, B and C included in policy limits
Outdoor Property; Telephone Booths; Underground/Water Cable and Equipment; Telecommunication Equipment; Radio and Television Antennas, Satellite or Microwave Dishes and Their Lead in Wiring, Masts or Towers	\$500,000 (\$1 million and \$2 million options to increase)
Outdoor Signs	\$50,000
Personal Effects and Property of Others	\$50,000
Poles and Pole Mounted Equipment	\$150,000 (\$10,000 deductible)
Pollutant Clean Up and Removal	\$50,000
Premises — Increased to 1,000 ft	Included
Preservation of Property	90 days
Property: In transit	\$100,000
Property: Off premises	\$100,000
Replacement Cost Valuation	Building losses under \$10,000
Reward Payment	\$25,000
Sales Representative Samples	\$50,000
Seasonal Variations: Business personal property	25%

See reverse for more coverage details.

<b>Property</b>	<b>Limit</b>
Special Theft Limitation	\$5,000 (jewelry, watches, precious metals) No theft limitation (patterns, dies, molds and forms)
Utility Services: Direct damage	Included in limit
Utility Services: Time element	Included as part of business income \$500,000 limit
Valuable Papers and Records	\$250,000
<b>General Liability Coverage</b>	<b>Limit</b>
Additional Insured	Primary and noncontributory
Blanket Additional Insured	As required by contract
Damage to Premises Rented to You: Fire legal	\$500,000
Expected/Intended Injury	Reasonable force
Extended Property Damage for Borrowed Tools or Equipment	\$100,000
Fire, Lightning or Explosion Damage	Expanded definition
General Liability Conditions: Duties in event of accident	Included (clarifies the requirement)
General Liability Conditions: Unintentional failure to disclose to exposures	Included
Health Care Service Professionals Incidental Malpractice	Included
Injury to Co-Employees or Volunteer Workers (Fellow Employee)	Included
Medical Payments	\$10,000
Medical Payments: Reporting period	3 years
Mental Anguish	Included in definition of bodily injury
Newly Formed or Acquired Organizations	Until the end of the policy period
Nonowned Watercraft	50 ft
Property Damage: Elevators	Amendment of exclusions regarding elevators; reduces application of care, custody or control exclusion
Subsidiaries as Insureds	When you own more than 50% of the voting stock on the effective date of this policy
Supplementary Payments Bail Bonds/Loss of Earnings	\$5,000/\$500 per day
Telephone Directory Coverage	Included under Coverage B
Waiver of Transfer of Rights of Recovery	Included if required by contract
<b>Private Entity Wrongful Acts (Linebacker)</b>	<b>Limit</b>
Employment Practices Liability	Various
Management Officials Errors and Wrongful Acts	Various

**EMC Insurance Companies**  
717 Mulberry Street  
Des Moines, IA 50309  
800-447-2295 • 515-280-2511

